

Plan Highlights

Supplemental and Dependent Life and AD&D Insurance



Eligibility

Each Active Full Time Eligible Employee working 20 hours or more per week, except a full time member of the Armed Services, Leased Employee, Independent Contractor, member of the AFSCME, TME or TLEA Associations or any person employed on a temporary or seasonal basis.

Supplemental Life and AD&D Coverage Options

Employee: Choose from a minimum of \$10,000 to a maximum of \$300,000 (in \$10,000 increments)
Benefit not to exceed seven times earnings

Spouse: Choose from a minimum of \$10,000 to a maximum of \$300,000 (in \$10,000 increments)
Benefit not to exceed 100% of Employee's Benefit

Dependent Child(ren):

Birth to age 6 months: \$500

Age 6 months to age 26 : Choose from a minimum of \$1,000 to a maximum of \$10,000 (in \$1,000 increments)

Guarantee Issue (New Hires only)

Employee: \$100,000
Spouse: \$30,000
Dependent Child(ren): \$10,000

Guarantee Issue is subject to underwriting rules and is not available in all circumstances.

Provisions

- Accelerated Benefit
- Waiver of Premium
- Conversion

Benefit Reductions Due to Age

Age	Original Benefit Reduced to:
70	65%
75	50%

Terminates at Retirement

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.

Monthly Supplemental Life Rates

Age	Rate per \$1,000 of Benefit
18-24	\$ 0.064
25-29	\$ 0.064
30-34	\$ 0.072
35-39	\$ 0.096
40-44	\$ 0.153
45-49	\$ 0.264
50-54	\$ 0.392
55-59	\$ 0.592
60-64	\$ 0.968
65-69	\$ 1.752
70-74	\$ 2.480
75+	\$ 2.480

Rates change as an insured moves from one age band to the next.

Spouse Monthly Rates Same as above.
Based on Employee's age

Child(ren) Monthly Rates (One rate for all eligible children in family, regardless of number). Rate per \$1,000: \$ 0.08

Supplemental AD&D Rates

Employee: \$0.05 / \$1,000
Spouse: \$0.05 / \$1,000
Child: \$0.05 / \$1,000

Exclusions and Limitations

AD&D Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non-civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor

RELIANCE STANDARD